

ONEUNITED BANK

	Disbursement Date 12/19/2008	Cert 23966	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev		
Assets	\$927	\$649	-30.0%		
Loans	\$555	\$428	-22.8%		
Construction & development	\$20	\$3	-85.8%		
Closed-end 1-4 family residential	\$97	\$32	-66.8%		
Home equity	\$0	\$0	-100.0%		
Credit card	\$1	\$2	37.9%		
Other consumer	\$5	\$0	-99.7%		
Commercial & Industrial	\$19	\$0	-99.3%		
Commercial real estate	\$106	\$11	-89.6%		
Unused commitments	\$12	\$4	-65.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$79	\$49	-37.3%		
Asset-backed securities	\$0	\$0	-100.0%		
Other securities	\$154	\$86	-44.1%		
Cash & balances due	\$91	\$48	-47.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$78	\$0	-100.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$72	\$0	-100.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$848	\$602	-29.0%		
Deposits	\$620	\$361	-41.8%		
Total other borrowings	\$223	\$240	7.6%		
FHLB advances	\$223	\$240	7.8%		
Equity					
Equity capital at quarter end	\$78	\$46	-41.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.9%	6.3%	--		
Tier 1 risk based capital ratio	12.2%	11.0%	--		
Total risk based capital ratio	13.5%	12.1%	--		
Return on equity ¹	-8.2%	2.5%	--		
Return on assets ¹	-0.7%	0.2%	--		
Net interest margin ¹	3.0%	3.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	33.7%	29.4%	--		
Loss provision to net charge-offs (qtr)	190.1%	182.4%	--		
Net charge-offs to average loans and leases ¹	0.3%	-0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2014	2015	2014	2015	
Construction & development	14.2%	100.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.1%	0.6%	0.1%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	3.6%	3.6%	8.0%	8.2%	--
Other consumer	0.3%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.5%	0.0%	0.7%	0.0%	--
Commercial real estate	11.1%	44.8%	0.0%	0.0%	--
Total loans	3.6%	2.3%	0.1%	0.0%	--